

Sub 7
D2
8. (ONCE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:

entering and storing a destination electronic mail address; and
selecting whether to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selection.

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9. (ONCE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:

entering and storing a destination electronic mail address; and
providing selectable options to receive a transaction receipt at the destination electronic mail address, as a paper receipt, or to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selected option.

Sub 7
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10. (ONCE AMENDED) A method for performing transactions at a consumer transaction facility, comprising:

displaying selection options to transmit a transaction receipt to a destination address, print the transaction receipt at the consumer transaction facility, and both transmit the transaction receipt to the destination address and print the transaction receipt at the consumer transaction facility;

displaying options, if transmission of the transaction receipt to a destination address is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address; and

transmitting, printing, or both transmitted and printing the transaction receipt, depending upon the option selected by the customer.

REMARKS

Claims 1-10 are pending in this application and have been rejected. No new matter is being presented, and approval and entry are respectfully requested.

Entry of Amendment Under 37 C.F.R. §1.116:

Applicant requests entry of this Rule 116 Response because it is believed that the amendment of claims 1-10 puts this application into condition for allowance. The amendments were not earlier presented because the Applicants believed in good faith that the cited prior art did not disclose the present invention as previously claimed;

The Manual of Patent Examining Procedures sets forth in Section 714.12 that “any amendment that would place the case either in condition for allowance or in better form for appeal may be entered.” Moreover, Section 714.13 sets forth that “the Proposed Amendment should be given sufficient consideration to determine whether the claims are in condition for allowance and/or whether the issues on appeal are simplified.” The Manual of Patent Examining Procedures further articulates that the reason for any non-entry should be explained expressly in the Advisory Action.

REJECTION UNDER 35 U.S.C. §112:

The Examiner rejected claims 1-10 as being indefinite. Applicant submits that amendments to the claims presented above provide the required definiteness. Accordingly, Applicant respectfully requests withdrawal of the rejections to claims 1-10 under §112.

REJECTIONS UNDER 35 U.S.C. §§ 102 and 103:

The Examiner rejected claims 1 and 7-9 under 35 U.S.C. §102(b) as being anticipated by Tognazzini (U.S. Patent No. 5,739,512). The Examiner also rejected claims 1-9 under 35 U.S.C. §103(a) as being unpatentable over Tognazzini. The Examiner further rejected claims 4 and 10 under 35 U.S.C. §103(a) as being unpatentable over Tognazzini in view of Marshall (“Internet Banking: How Far, How Fast?” U.S. Banker, March 1998). Applicant respectfully traverses these rejections for the reasons presented below.

The Invention

The present invention relates to a consumer transaction facility for performing banking services. The present invention allows a user to specify and send transaction records to a destination electronic mail address, and also allows the user to choose whether to receive a

paper receipt of the transaction. Thus, the present invention provides the user with the capability to store and manage transaction records from a personal computer and reduce wasteful use of paper.

The present invention provides the ability for a user to register a default destination address through the consumer transaction facility, change the default destination address, and enter a temporary destination address for a particular transaction. The user may also select a number of transaction records of previous transactions for transmission to the destination address.

The References

Tognazzini. Tognazzini relates to digital delivery of receipts. In Tognazzini, a user's e-mail address is encoded in the user's credit card or smart card. When the user pays for a product or service, a digital receipt is automatically routed to the user's e-mail address. See Tognazzini at abstract; col. 2, lines 17-25.

Marshall. Marshall discloses an Internet banking application that uses a representation of an ATM screen and allows customers to have account statements, reports, or transaction receipts printed online or e-mailed to them. See Marshall at abstract.

The Present Claimed Invention Distinguishes Over the Prior Art

Claim 1 of the present invention, as amended, specifies that a customer inputs a destination electronic mail address, and chooses from among options for transmitting a transaction record to the destination address, printing the transaction record at a consumer transaction facility, and both transmitting the receipt to the destination address and printing it at the facility. Claim 1 also specifies that the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer.

Further to the arguments with respect to the Tognazzini reference, as found in the prior Amendment filed December 26, 2000, Tognazzini discloses that an electronic mail address is encoded on a bank card and used to electronically transmit a receipt (Tognazzini at Col. 2, lines 22-25). Thus, Tognazzini does not provide the capability for a customer to input a destination electronic mail address at a display of the consumer transaction facility.

In addition, Tognazzini does not disclose providing options for the user to receive a paper receipt, or to both receive a paper receipt and receive the receipt at the destination e-mail

address, as indicated by the Examiner on page 6 of the Office Action. Neither does Tognazzini teach or suggest providing these options. In fact, Tognazzini discloses "the elimination of paper receipts" (Tognazzini at col. 2, lines 17-19) and thus teaches away from providing a paper receipt. Therefore, Tognazzini does not suggest the desirability of the modifications in the manner proposed on page 7 of the Office Action.

Similar to claim 1, independent claims 7-10 provide the ability to choose from among options for transmitting a transaction record to the destination address, printing the transaction record at a consumer transaction facility, and both transmitting the receipt to the destination address and printing it at the facility, and specify that the customer receives the transaction receipt based upon the selection. Claim 10 also specifies that the transaction receipt may be transmitted to a pre-selected destination address or to a different destination address.

Marshall merely discloses an Internet banking application that allows a transaction receipt to be printed online or e-mailed. Marshall does not provide any details of how options are presented or selected. Marshall does not disclose whether options are provided to print a paper receipt only, e-mail the receipt only, and both print and e-mail the receipt. In addition, Marshall provides no details on how destination addresses are entered and selected. Marshall does not disclose whether a destination address may be pre-selected as a default address, whether the default address may be changed later, or whether a different, temporary destination address may be entered for a particular transaction, which are features provided by the present invention.

As for the dependent claims, the dependent claims depend from the above-discussed independent claims and are patentable over the prior art for the reasons discussed above.

Therefore, Applicant submits that claims 1-10 patentably distinguish over the prior art. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the rejections under §§ 102 and 103.

CONCLUSION

It is submitted that none of the references, either taken alone or in combination, teach the present claimed invention. Thus, claims 1-10 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

Serial No. 09/241,083

Docket No. 1080.1071/CJG

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Serial No. 09/241,083



Docket No. 1080.1071/CJG

Finally, if there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Date: 8/9/01

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS

Please **AMEND** the following claims:

1. (TWICE AMENDED) A consumer transaction facility for communicating with a host computer having a transaction information file for customers via a communication line in accordance with an operation of a customer to perform a customer's desired transaction, said consumer transaction facility comprising:

- a display device;
- display control means for controlling a display on said display device; and
- input means for performing an input operation in accordance with a display on said display device, wherein said display control means [performs] displays on said display device a first screen display in which a customer inputs a destination electronic mail address [for receiving a transaction record of a customer is able to be input] through said input means, and a second screen display [providing] of customer-selectable options [to the consumer to choose from], the options [being to transmit] comprising transmitting the transaction record to the destination address, [print] printing the transaction record at said facility, and both [transmit] transmitting the [receipt] to the destination address and [print] printing it at said facility, and wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer.

2. (TWICE AMENDED) A consumer transaction facility according to claim 1, wherein said display control means [performs] displays on said display device a third screen display in which a number of transaction records including a new transaction record and past transaction records are [is able to be] input through said input means.

3. (TWICE AMENDED) A consumer transaction facility according to claim 1, further comprising:

- communication control means for controlling communications with the host computer,

- wherein said display control means causes said display device to display transaction [indications including] options comprising a payment [indication, and performs on

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said display device a screen display indicative that an electronic mail address for transmitting a transaction record is able to be registered,] option and an option to register an electronic mail address,

wherein when a customer selects the option to register the electronic mail address and inputs an electronic mail address, [is input through said input means in association with the screen display indicative that the electronic mail address is able to be registered,] said communication control means transmits the input electronic mail address via the communication line to said host computer so that the electronic mail address is registered in association with the transaction information file for customers,

wherein [in the event that] when the electronic mail address is registered, when a transaction is performed through an operation of said input means in accordance with the transaction [indications] options, said display control means [performs] displays on said display device a third screen display [in which it is selectable through said input means as to whether] of options comprising an option to transmit the transaction record [is to be transmitted] to the registered electronic mail address [or] and an option to transmit the transaction record to an electronic mail address other than the registered electronic mail address, and

wherein when a customer selects the option to transmit the transaction record to [selection operation that the transaction record is to be transmitted to] an electronic mail address other than the registered electronic mail address [is made through said input means], said display control means [performs] displays on said display device a fourth screen display in which a new destination electronic mail address for the transaction record is [able to be] input through said input means.

4. (TWICE AMENDED) A consumer transaction facility according to claim 3, wherein when said display control means displays the third screen display [performs on said display device a screen display in which it is selectable through said input means whether the transaction record is to be transmitted to the registered electronic mail address or an electronic mail address other than the registered electronic mail address], said display control means [performs] displays a fifth screen display [in which it is selectable through said input means whether] of options comprising an option to issue the transaction record [is to be issued] in the form of a sheet.

5. (TWICE AMENDED) A consumer transaction facility according to claim 3, wherein said display control means [performs] displays on said display device a fifth screen display [in which] of options to input a number of transaction records [including] comprising a new transaction record and past transaction records [are able to be input through said input means].

6. (TWICE AMENDED) A consumer transaction facility according to claim 4, wherein said display control means [performs] displays on said display device a seventh screen display [in which] of options to input a number of transaction records [including] comprising a new transaction record and past transaction records [are able to be input through said input means].

7. (ONCE AMENDED) A consumer transaction facility, comprising:
a display device;
an input device [enabling the] on which a consumer [to perform] enters transactions according to options displayed on said display device; and
a transaction receipt process displaying options on said display device to selectively receive a transaction receipt at a destination electronic mail address, to receive a transaction receipt as a paper receipt, and to receive a transaction receipt both at a destination electronic mail address and as a paper receipt, and receiving the transaction receipt at the destination electronic mail address, as a paper receipt, or both, depending upon the option selected by the consumer.

8. (ONCE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:
entering and storing a destination electronic mail address; and
selecting whether to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selection.

9. (ONCE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:

entering and storing a destination electronic mail address; and
providing selectable options to receive a transaction receipt at the destination electronic mail address, as a paper receipt, or to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selected option.

10. (ONCE AMENDED) A method for performing transactions at a consumer transaction facility, comprising:

displaying selection options to transmit a transaction receipt to a destination address, print the transaction receipt at the consumer transaction facility, and both transmit the transaction receipt to the destination address and print the transaction receipt at the consumer transaction facility; [and]

displaying options, if transmission of the transaction receipt to a destination address is selected, to transmit the transaction receipt to a pre-selected destination address or to a different destination address; and

transmitting, printing, or both transmitting and printing the transaction receipt, depending upon the option selected by the customer.